

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF INDIANA  
PO Box 44978  
Indianapolis, IN 46244

B18 (rev 06/2009)

In Re:

Michael Christopher Dean  
SSN: xxx-xx-4393 EIN: NA

Case Number:  
**09-13721-BHL-7**

Dusty Rochelle Dean  
SSN: xxx-xx-7733 EIN: NA  
Debtor(s)

**DISCHARGE OF DEBTORS**

It appearing that the debtors are entitled to a discharge,

**IT IS ORDERED:**

The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: December 22, 2009

JUDGE BASIL H. LORCH III  
U.S. BANKRUPTCY COURT

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are **NOT** discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay for nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0756-1  
Case: 09-13721User: sellis  
Form ID: bl8Page 1 of 1  
Total Noticed: 35

Date Rcvd: Dec 22, 2009

The following entities were noticed by first class mail on Dec 24, 2009.

db/jdb +Michael Christopher Dean, Dusty Rochelle Dean, 504 West Pearl Street,  
Union City, IN 47390-1328

cr +Deutsche Bank National Trust Company, as Trustee f, Doyle Legal Corporation, P.C.,  
41 E. Washington Street, Suite 400, Indianapolis, IN 46204-2413

cr +Saxon Mortgage Services, Inc., 1270 Northland, Drive, Ste 200, Mendota Heights, MN 55120-1176

9291294 +Account Recovery Consultants, PO Box 341, Dayton, OH 45409-0341

9291284 Air Tran / Barclays Bank DE, 125 S. West Street, Wilmington, DE 19801-5014

9291307 +City of Union City Indiana, 105 North Columbia Street, Union City, IN 47390-1429

9291295 +Clarian Health Partners, 340 W. 10th St., P.O. Box 1367, Indianapolis IN 46206-1367

9291287 Country Door, 1112 7th Avenue, Monroe, WI 53566-1364

9291299 +Darke County Credit Bureau, 211 E 5th St, Greenville, OH 45331-1937

9291292 +Family Health, 5735 Meeker Road, Greenville OH 45331-1186

9291289 +GE Capital Walmart, LVNV Funding, PO Box 10584, Greenville, SC 29603-0584

9291297 +Greenville Emergency Physicians, 835 Sweitzer Street, Greenville, OH 45331-1007

9291312 +Hinkle, Hensley, Shanor & Martin L.L.P., 400 Penn Plaza, Suite 700, P.O. Box 10,  
Roswell, NM 88202-0010

9291283 +Hulse, Lacey, Hardacre, Austin & Shine, P.C., 911 Meridian Plaza, P.O. Box 1448,  
Anderson, IN 46015-1448

9291300 +Husmann & Stemmer, 218 W Pearl St, Union City, IN 47390-1444

9291291 Indiana University East, Whitewater Hall 100, 2325 Chester Boulevard,  
Richmond, IN 47374-1289

9291311 Lewis & Kappes, P.C., One American Square, Suite 2500, Indianapolis, IN 46282-0003

9291298 +MedCLR Inc., 1201 Market Street, Suite 800, Wilmington, DE 19801-1807

9291293 +Medical Radiologists, 835 Sweitzer Street, Greenville, OH 45331-1007

9291303 +Midland Credit Management (MCV), 8875 Aero Drive, Suite 2, San Diego, CA 92123-2251

9291306 +Receivables Performance Management, PO Box 1548, Lynnwood, WA 98046-1548

9291304 +Sears, PO Box 6241, Sioux Falls, SD 57117-6241

9291296 +Senex Services, 3500 Depauw Blvd South, Indianapolis, IN 46268-1170

9291305 Sprint, Sprint, P.O. Box 660075, Dallas, TX 75266-0075

9291310 +Tate & Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207

9291308 +Wasson Nursery, 1000 West Chestnut Street, Union City, IN 47390-8399

9291309 +Wayne Hospital, 835 Sweitzer Avenue, Greenville, OH 45331-1077

The following entities were noticed by electronic transmission on Dec 22, 2009.

cr EDI: RECOVERYCORP.COM Dec 22 2009 18:38:00 Recovery Management Systems Corporation,  
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605

9291282 EDI: AGFINANCE.COM Dec 22 2009 18:38:00 American General Finance, PO Box 3251,  
600 N. Royal Avenue, Evansville, IN 43715

9291285 EDI: CAPITALONE.COM Dec 22 2009 18:38:00 Capital One, PO Box 30281,  
Salt Lake City, UT 84130-0281

9291286 +EDI: CHASE.COM Dec 22 2009 18:38:00 Chase Bank, 800 Brooksedge Blvd,  
Columbus, OH 43081-2822

9291288 +EDI: HFC.COM Dec 22 2009 18:38:00 HSBC / Elder Beerman, PO Box 15221,  
Wilmington, DE 19850-5221

9291290 +EDI: HFC.COM Dec 22 2009 18:38:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253

9291301 +E-mail/Text: sherri.klemann@reidhospital.org  
Reid Hospital,  
1100 Reid Parkway, Richmond, IN 47374-1157

9291304 +EDI: SEARS.COM Dec 22 2009 18:38:00 Sears, PO Box 6241, Sioux Falls, SD 57117-6241

9291302 +EDI: CHASE.COM Dec 22 2009 18:38:00 Wamu /Providian, 1301 Second Avenue,  
Seattle, WA 98101-2005

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 24, 2009

Signature:

